United States Bankruptcy Court Eastern District of New York

In re: Jennifer L Lagano Debtor Case No. 19-41277-nhl Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1 User: cteutonic Page 1 of 2 Date Rcvd: May 30, 2019 Form ID: 267 Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 01, 2019.
                   Jennifer L Lagano, 645 Ionia Ave, Staten Island, NY 10312-2705
+NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
db
smq
smg
                                                          Attn: Insolvency Unit,
                   +NYS Unemployment Insurance,
                                                                                         Bldg. #12, Room 256,
                     Albany, NY 12240-0001
                    American Express, PO Box 297858,
9488894
                                                                   Fort Lauderdale, FL 33329-7858
                            PO Box 297871, Fort Lauderdale, FL 33329-7871
Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
9488896
                    Amex,
9488895
                  ++BANK OF AMERICA, PO BOX 982238,
9488897
                                                                 EL PASO TX 79998-2238
                   (address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238,
                     El Paso, TX 79998-2238)
                    Citi, PO Box 6241, Sioux Falls, SD 57117-6241
Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
9488899
9488900
9488906
                  ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY,
                                                                                           PO BOX 660366, DALLAS TX 75266-0366
9488909
                   (address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816)
Nissan Motor Acceptance Corp, PO Box 742657, Cincinnati, OH 45274-2657
9488907
9488908
                    Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy,
                                                                                                    PO Box 660360,
                     Dallas, TX 75266-0360
                   Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105-1909
9488910
9488911
9488912
9488913
                                                                        Healdsburg, CA 95448-4150
9488914
                    Sflndcorp, 375 Healdsburg Ave Ste 2,
9488915
                    Sofi Lending Corp, Attn: Bankruptcy,
                                                                         375 Healdsburg Ave Ste 280,
                    Healdsburg, CA 95448-4151
Staten Island University Hospital, PO Box 29772, New YOLK, Minneapolis, MN 55440-0673
9488916
                   TD Bank Usa-Target, PO Box 673, Minneapolis, MN 55440-0673
+Upgrade Inc, 275 Battery St Fl 23, San Francisco, CA 94111-3366
Veloity Investments LLC, PO Box 788, Wall, NJ 07719-0788
9488918
9488919
9488920
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 30 2019 18:58:20
smq
                     NYS Department of Taxation & Finance,
                                                                        Bankruptcy Unit, PO Box 5300,
                     Albany, NY 12205-0300
smq
                   +E-mail/Text: ustpregion02.br.ecf@usdoj.gov May 30 2019 18:57:34
                    Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449 E-mail/Text: mrdiscen@discover.com May 30 2019 18:57:08 Discover Fin Svcs LLC,
9488901
                     PO Box 15316, Wilmington, DE 19850-5316
9488902
                    E-mail/Text: mrdiscen@discover.com May 30 2019 18:57:08
                                                                                                 Discover Financial, PO Box 3025,
                    New Albany, OH 43054-3025
E-mail/Text: dplbk@discover.com May 30 2019 18:57:53
                                                                                             Discover Personal Loan,
9488903
                    Attn: Bankruptcy, PO Box 30954, Salt Lake City, E-mail/Text: bk@lendingclub.com May 30 2019 18:57:55
                                                                   Salt Lake City, UT 84130-0954
9488904
                                                                                             Lending Club Corp,
                     71 Stevenson St Ste 300, San Francisco, CA 94105-2985
9488905
                    E-mail/Text: bk@lendingclub.com May 30 2019 18:57:56
                                                                                             LendingClub,
                                                                                                              Attn: Bankruptcy,
                      71 Stevenson St Ste 1000, San Francisco, CA 94105-2967
                    E-mail/PDF: gecsedi@recoverycorp.com May 30 2019 19:03:14
9488917
                                                                                                   Synchrony Bank/old Navy card,
                      PO Box 965004, Orlando, FL 32896-5004
                                                                                                                      TOTAL: 8
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bk of Amer, PO Box 982238, El Paso, TX 79998-2238)
9488898*
                                                                                                                      TOTALS: 0, * 1, ## 0
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Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

Kevin Zazzera on behalf of Debtor Jennifer L Lagano kzazz007@yahoo.com

Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

Richard J. McCord rmccord@cbah.com,

afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.com

TOTAL: 3

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Information to identify the case:		
Debtor 1	Jennifer L Lagano	Social Security number or ITIN xxx-xx-3277
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Ba	ankruptcy Court Eastern District of New York	Date case filed for chapter 7 3/4/19
Case number:	1–19–41277–nhl	

NOTICE OF PRESUMED ABUSE BY THE UNITED STATES TRUSTEE

NOTICE IS HEREBY GIVEN THAT:

A statement pursuant to 11 U.S.C. §704(b)(1)(A) was filed by the United States Trustee. The statement asserts that this case should be presumed to be an abuse under 11 U.S.C. §707(b). The statement contradicts the debtor's contention set forth in the Chapter 7 Statement of Your Current Monthly Income previously filed herein that the presumption of abuse does not arise.

Notice is further given that pursuant to 11 U.S.C. §704(b)(2), the United States Trustee will file either a motion to dismiss or convert this case under 11 U.S.C. §707(b), or a statement setting forth the reasons why such a motion is not appropriate. The motion or statement is to be filed no later than 30 days from the date of filing of the above —mentioned statement pursuant to 11 U.S.C. §704(b)(1)(A).

Dated: May 30, 2019

For the Court, Robert A. Gavin, Jr., Clerk of Court